

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re	)	
	)	
PATRICIA A. MORDIS,	)	Case No. 06-42590-293
	)	Chapter 7
	)	Motion No. 14
Debtor.	)	

**ORDER**

This case is before the Court on the motion of Daimler Chrysler Financial Services Americas, L.L.C. (the "Creditor") to confirm the termination of the automatic stay with respect to a vehicle in which the Creditor has a security interest. Debtor indicated on her statement of intent that she intended to either redeem, surrender, or reaffirm the underlying debt secured by the vehicle. The meeting of creditors required by 11 U.S.C. §341 was held on July 12, 2006.

The Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 ("BAPCPA") requires a debtor to perform her intentions listed on her statement of intent within 45 days of the meeting of creditors under §341. 11 U.S.C. §362(h)(1)(A). If the debtor fails to perform within 45 days, subject to certain exceptions not applicable here, the automatic stay with respect to the collateral at issue terminates automatically. 11 U.S.C. §362(h)(1)(B). Forty-five days have elapsed since the meeting of creditors and Debtor has failed to take any action with respect to the vehicle in question. The Court finds, therefore, that pursuant to §362(h)(1)(B), the automatic stay terminated with respect to the vehicle on the 46th day following the meeting of creditors. Accordingly,

**IT IS HEREBY ORDERED** that Creditor's Motion for Confirmation that the Automatic Stay has terminated (Motion No. 14) is **GRANTED**.

DATED: September 11, 2006

St. Louis, Missouri



David P. McDonald  
United States Bankruptcy Judge

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